

LCNB National Bank Report to the Community

2020

LCNB National Bank is first and foremost a community bank. That designation is not merely one defining the size of our institution, but one that defines our mission. We look to serve our communities and the people and organizations within them not only by providing accessible financial services, but by providing support in many ways.

Community and Charitable Support during COVID-19

Of course, 2020 was a year unlike any other in recent memory. The emergence of COVID-19 during March increased the needs within our communities, changed the types of assistance that were being sought, and impacted the ways through which support could be delivered. LCNB reacted quickly through a rapid-response approach. Contributions that would have normally been made later in the year, like those tied to an annual event, were instead made during the early days of the pandemic, the

greatest time of need. In addition, LCNB made emergency donations in April to chapters of the Ohio Association of Foodbanks that serve counties within our footprint, to the United Way network, and to the YMCA, earmarked to provide childcare for front-line workers. LCNB employees were also mobilized through Warren County Community Services to aid in the handling of donations made from food banks to seniors in need.

LCNB's Activities under the Community Reinvestment Act

LCNB National Bank holds an overall Community Reinvestment Act (CRA) rating of Satisfactory from its May 13, 2019 assessment, the Bank's most recent by its chief regulator, the Office of the Comptroller of the Currency (OCC). The three primary areas of assessment (lending,

investment, and service) all scored as High Satisfactory. LCNB makes "a good distribution of loans among individuals of different income levels, and businesses and farms of different sizes." LCNB "has also made a relatively high level of community development (CD) loans."

LCNB's 2020 CRA-qualified donations touched all 10 counties in which the Bank has branch offices. A sampling of organizations receiving these funds include:

- Bethany House
- Big Brothers Big Sisters
- Camp Joy Outdoor Education Center
- Columbus Center for Human Services
- The Dayton Foundation
- EverFi, Inc., sponsoring Financial Literacy in High Schools
- Freestore Foodbank,
- Mid-Ohio Foodbank, and
- Shared Harvest Foodbank
- Hispanic Chamber
- Cincinnati Foundation
- The Ohio Scholars Program of the Ohio Foundation of Independent Colleges
- Junior Achievement
- Wesley Community Center
- United Way (multiple counties)
- YMCA (multiple locations)

In addition, LCNB employees provide CRA-qualified volunteer services by providing financial expertise and the provision of financial services to community development organizations.



Supporting Numerous Causes throughout our Footprint

LCNB National Bank also traditionally supports other community organizations and causes that may not fall under CRA guidelines. These can include our involvement in education, the arts, fraternal organizations, law enforcement, youth athletics, and health. While these types of organizations were largely forced to alter their activities and fundraising techniques due to the pandemic, LCNB maintained its level of giving in many instances.

Non-CRA qualified donations and sponsorship dollars were provided to community organizations such as:

- Area Progress Council of Warren Co.
- ArtsWave
- Atrium Medical Center
- Brookville Community Scholarship Fund
- Cincinnati Bar Association
- Clermont County Junior Fair
- Clinton County Historical Society
- Dayton Art Institute
- Eaton Girls Softball
- Fairfield Chamber of Commerce
- Greater Hamilton Chamber
- Kiwanis Clubs of Lebanon, Mason, and Lindenwald
- Little Miami River Chamber Alliance
- Melissa's House (Worthington)



- Middletown Arts Center
- Monroe Sports Association
- Ohio Hospice of Butler and Warren Counties
- Oxford Visitors and Convention Bureau
- Preble County Art Association
- Ross Co. American Legion
- Sinclair Community College
- Springboro High School Band Boosters
- Warren County Foundation
- Waynesville High School Student Activities
- West Side Little League

LCNB Employees are Involved

In addition to the financial support of our communities, the people of LCNB have significant involvement in the organizations that make our lives more fulfilling and provide help to those who need it.

Here is a sampling of the organizations for which our employees serve in a board-level capacity:

- Brookville Chamber of Commerce
- Butler County United Way
- Chamber of Commerce—Middletown, Monroe, and Trenton
- Chillicothe Economic Alliance
- Chillicothe-Ross Chamber of Commerce
- City of Hamilton Public Utilities Commission
- City of Loveland
- Columbus Rotary Foundation
- Community Capital Development Corporation
- Conover Health Center
- Dayton Chamber of Commerce
- Fayette County Farm Bureau
- Fayette County YMCA
- Fayette County Land Bank
- Fitton Family YMCA
- Friends of Warren County Park District
- Hamilton Chamber of Commerce
- Hamilton City of Sculpture
- Jewish Cemeteries of Greater Cincinnati
- Junior Achievement
- Mary Haven Youth Center
- Monroe Sports Association
- National Church Residences
- Otterbein Senior Living
- Preble County Art Association
- Preble County Development Partnership
- Preble County Library
- Ross County Community Action
- Ross County Humane Society
- Sinclair Community College Foundation
- Therapeutic Riding Institute
- Village of Lewisburg
- Warren County Community Services
- Warren County United Way
- William C. Schott Memorial Association
- Wilmington Chamber of Commerce
- Various Rotary, Kiwanis, and Optimist Clubs



We continue to support food banks with canned food drives, support back-to-school programs with school supplies, and support a number of other community-focused events.